

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: : Bankruptcy No. 17-10189-TPA  
David Lee Ferrell, Jr AND : Chapter 13  
Marian B Ferrell, :  
Debtors :  
: Related to Document No. 72  
David Lee Ferrell, Jr. :  
Movant :  
v. :  
M & T Bank, :  
AND :  
Ronda J. Winnecour/Esquire :  
Chapter 13 Trustee, :  
Respondents :

**ORDER**

*AND NOW*, this **6th** day of **March**, **2018**, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **David Lee Ferrell, Jr. AND M&T Bank** is approved;
- (2) The terms of the loan shall be as follows:

a. Due Date: **March 1, 2018 and 1<sup>st</sup> of each month thereafter;**

b. New Monthly Payment: **\$530.07 = \$283.31 P&I + \$246.76 Escrow;**

c. Interest Rate: **3.875%**

d. Loan Term: **480 months = 40 years;**

e. Maturity Date: **February 1, 2058;**

f. Principal Balance: **\$69,067.80;**

g. Deferred payment: **\$0.00;**

h. Pre-Petition Arrears: **\$0.00;**

- (3) ***Within fourteen (14) days*** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

Thomas P. Agresti, Judge  
United States Bankruptcy Court

*vas*

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 David Lee Ferrell, Jr.  
 Marian B. Ferrell  
 Debtors

Case No. 17-10189-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lkat  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Mar 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2018.

db/jdb +David Lee Ferrell, Jr., Marian B. Ferrell, PO Box 60, Wattsburg, PA 16442-0060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14371460 E-mail/Text: camanagement@mtb.com Mar 07 2018 02:43:08 M & T Bank, Po Box 844, Buffalo, NY 14240

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor David Lee Ferrell, Jr. dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Joint Debtor Marian B. Ferrell dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmevf@chapter13trusteevdpa.com

TOTAL: 5